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Health, Finances, and Back to School

Back to school... or back to stress?

School is back — along with all the activities that go with it. It's easy to become overwhelmed with hectic routines that provide little respite when the weekend finally comes. But you don't have to give in to running a hundred miles an hour eighteen hours a day. With some thoughtful planning and focus, you can become an expert time manager and make a huge difference in helping you and your family enjoy the many events in your lives.

Instead of wishing for more time, make better use of it, both at work and at home. Here's how:

1. Set priorities

Figure out what must be done today, this week, this month, and make a To Do list. Put the most important items on top. If it's not on the list, do you really need to skip the kids' game to do it?

2. Don't procrastinate

People who tackle things they dislike or fear gain self confidence and make better use of their time.

- * Break a project down into a series of steps and put them on a To Do list.
- * Set up a specific time and date to work on the first step promise to spend just 15 minutes a day on the task until it's done.
- * Realize a task doesn't have to be done perfectly.

3. Delegate

Enlist the kids to help with

laundry and chores so you can spend more time together having fun.

4. Avoid Distractions

Set aside a period of time to do the bills or work through projects, and another time for phone calls and people interactions. Close the door if you can.

5. Handle each piece of paper only once

Whether it's mail or office work, make the decision right away to file it, sign it, throw it, or pass it along.

New Deferred Comp Enhancements

President Bush recently signed the Economic Growth and Tax Relief Reconciliation Act (EGTRRA) of 2001 into law. Most EGTRRA provisions become effective January 1, 2002. The Minnesota Deferred Compensation Plan (MNDCP) will offer major enhancements, such as increased contribution limits and catch-up provisions, as soon as possible in 2002. Currently, you can only defer up to \$8,500 of your salary; with the new changes, you will be able to defer the lesser of 50% of your gross compensation or \$11,000 in 2002, with increased limits thereafter:

Year	New Limit
2002	\$11,000
2003	\$12,000
2004	\$13,000
2005	\$14,000
2006	\$15,000

See DEFERRED COMP on p. 2



Student Services

As a new school year approaches, City & County Credit Union wants to educate your children and teens on handling their finances. For teens ages 13-18, we've introduced a Student Services package complete with CCCU services such as savings, checking, ATM/Debit card, VISA credit card and special teen newsletter. Our teen newsletter, On the Money, is sent out quarterly and addresses topics such as creating a budget, spending sensibly and depositing money. When a student opens an account, he or she will receive the student services packet, along with a free CD holder.

Your children under age 13 are automatically enrolled in our Dino-Mite Saver's Club. The Club sends special birthday greetings, a colorful newsletter, and hosts fun events for families. When a Dino-Mite account is opened up, the youth receives a free ceramic piggy bank.

Make sure your entire family is enjoying the benefits of CCCU! Call us at 651-225-2700 or 1-800-223-2801, or stop in at any of our locations for more information.

The City & County Credit Union is federally insured by the National Credit Union Administration.

DEFERRED COMP from p. 1

New amounts for "catch-up" and new rules for workers over age 50 will also take effect. Additionally, the distribution of 457 assets will be simplified — when leaving City service, MNDCP participants will be able to leave their money in the plan without having to elect a distribution date. Payments will no longer have to be taken in substantially nonincreasing amounts paid annually.

The MNDCP is still awaiting the IRS regulations. The regulations will detail the procedures for implementing the new law. The MNDCP is actively working to confirm and communicate all enhanced opportunities. To learn more about the EGTRRA changes to the MNDCP, watch your mail, talk with an NBI/ Ochs Services, Inc. representative at any open enrollment session in October, or check the MNDCP web site, www.mndcplan.com, and see "What's New."

Fitness Funds Update

The Fitness Funds program was a success! Eighty-five entry forms were received from City employees, and all received a \$20 coupon for any fitness related activity offered at a City of Saint Paul recreation facility or by Saint Paul Community Education.

If you have any comments, questions, or ideas for Cityfit, please call Anne Nelson at 651-266-8899 or e-mail her at cityfit@ci.stpaul.mn.us.

New Uptown Post Office

Downtown Saint Paul has a new U.S. Post Office branch. It's the Uptown Branch in the Hamm Building, St. Peter St. between Sixth St. and Seventh Place.

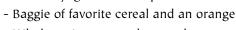
> The new Uptown post office can be reached through the Downtown skyway system.

Breakfast: the best way to start a long day

and performance at work and school. So don't be tempted to skip it — even if you don't have time. Add any of the following to 100% fruit juice for great breakfast on the run:

- Bagel with peanut butter and a banana
- Low-fat yogurt with Grapenuts
- Whole grain toast and an apple

Eating a healthy breakfast improves concentration



City job openings as of September 7th, 2001

Application deadline	Job title	Bi-weekly or hourly salary rate	Exam date
09/20/01	Accountant V (prom)	\$2122.56	09/27/01
09/10/01	Apprentice Painter	\$10.65 per hr	See Job ann
Open	Clerical Assistant BOE (part-time)	\$9.00 per hr	See Job Ann
09/10/01	Environmental Health Specialist II	\$1553.32	See Job Ann
Open	IS Information/Technical Analyst I	\$1201.32	See Job Ann
Open	IS Information/Technical Analyst II	\$1436.07	See Job Ann
Open	IS Information/Technical Analyst III	\$1592.36	See Job Ann
Open	IS Systems Support Specialist I	\$1085.87	See Job Ann
Open	IS Systems Support Specialist III	\$1436.07	See Job Ann
09/13/01	Recreation Center Director (prom)	\$1436.07	09/27/01

^{**} This is a walk-in-examination. Do not submit a job application before the test.

Note: Call or visit the Office of Human Resources to receive the official job announcement for these positions. Location: 400 City Hall Annex. Phone: 651-266-6500 (TTY/TDD 651-266-6501) or visit the web site: www.ci.stpaul.mn.us/jobopenings. For jobs announced after August 31st, please call our 24hour job line, 651-266-6502.